



Order Filed on September 3,
2019 by Clerk U.S. Bankruptcy
Court District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 091942B

In Re:

Laura A. Williams

Case No.: 18-10714-JNP

Hearing Date: August 6, 2019
Judge: Jerrold N. Poslusny, Jr.

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: September 3, 2019

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: New Jersey Housing and Mortgage Finance Agency
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Martin I. Isenberg, Esquire
Property Involved ("Collateral"): 416 Wesley Avenue, Pitman, NJ 08071
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for one month, August 1, 2019.
 - ☒ The Debtor is overdue for one payment at \$1,017.44 per month.
 - ☒ Less suspense balance of \$92.08.Total Arrearages Due \$925.36.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Beginning on September 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,017.44.
 - ☒ Beginning on September 1, 2019, additional monthly cure payments shall be made in the amount of \$154.22 for five months along with an additional payment of \$154.26 for the sixth month.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Regular monthly payments and Monthly cure payments:

Cenlar FSB
425 Phillips Boulevard
Ewing, NJ 08618
4. In the event of Default:
 - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of

the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.